

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Dorothy Connolly Mraz
Debtor

Case No. 16-15146-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Antoinett
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2017.

db +Dorothy Connolly Mraz, 9 Woodchuck Way, Kennett Square, PA 19348-2353

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
JONATHAN WILKES CHATHAM on behalf of Creditor PA Dept of Revenue RA-occbankruptcy7@pa.gov
JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
MICHAEL G. DEEGAN on behalf of Debtor Dorothy Connolly Mraz mgdeegan@comcast.net
THOMAS I. PULEO on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 7

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 IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Dorothy Connolly Mraz		CHAPTER 13
	<u>Debtor</u>	
M&T Bank		
	<u>Movant</u>	
vs.		NO. 16-15146 MDC
Dorothy Connolly Mraz		
	<u>Debtor</u>	
William C. Miller		11 U.S.C. Section 362
	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$16,905.41**, which breaks down as follows:

Post-Petition Payments:	August 2016 through December 2016 at \$2,812.15 each
Post-Petition Payments:	January 2017 at \$2,844.66
Total Post-Petition Arrears	\$16,905.41

2. Debtor shall cure said arrearages in the following manner;

a). Within sixty (60) days of the filing of this Stipulation, Debtor shall pay arrearages of **\$16,905.41** in full.

b). Maintenance of monthly mortgage payments that are subject to change under the Note to the Movant thereafter to the following address:

M&T Bank
 P.O. Box 1288
 Buffalo, NY 14240-1288

3. Should debtor provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, the Movant may file a Certification

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of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

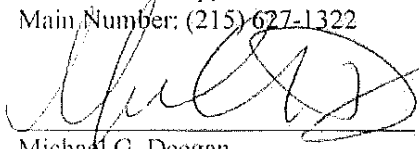
8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

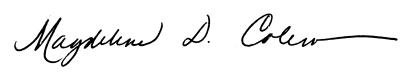
Date: December 29, 2016

/s/ Thomas I. Puleo, Esquire
Thomas Puleo, Esquire
Attorneys for Movant
KML Law Group, P.C.
Main Number: (215) 627-1322

Date: 1/9/17


Michael G. Deegan
Attorney for Debtor

Approved by the Court this 19th day of January, 2017. However, the court retains discretion regarding entry of any further order.


Bankruptcy Judge
Magdelene D. Coleman

1/17/17
No Objection:
Magdelene D. Coleman
TRUSTEE

***without prejudice to any trustee rights or remedies**